IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

SUPPLEMENTAL AMENDMENT

The undersigned is an attorney of record in this patent application through a Substitute Power of Attorney and Change of Address filed on April 7, 1999. A response to the first office action of October 29, 1998 was filed by the prior attorney of record, before revocation of his power. This amendment adds additional claims, and does not add any new matter. Please note the new Attorney Docket Number.

In the Claims:

Please add the following new claims:

A method as recited in claim 39, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

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59